

In re:  
Kelli L. Lowrey  
Debtor

Case No. 19-15023-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: May 16, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Kelli L. Lowrey, 303 Berry Street, Mount Joy, PA 17552-3161
14666613	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Rebecca A Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14371051	PSECU, PO Box 67012, Harrisburg, PA 17106-7012
14371053	+ So FI, 650 Naaman's Road, #300, Claymont, DE 19703-2300
14371648	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14502867	Wells Fargo Bank, NA, c/o Karina Velter, Esq., Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 17 2024 00:12:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 17 2024 00:20:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14371045	Email/Text: bankruptcy@bbandt.com	May 17 2024 00:12:00	BB and T Bank, 200 West Second Street, Winston Salem, NC 27101
14384071	+ Email/Text: bankruptcy@bbandt.com	May 17 2024 00:12:00	BB&T, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
14371046	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 17 2024 00:12:00	Children's Place, PO Box 659820, San Antonio, TX 78265-9120
14379181	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2024 00:12:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14382012	^ MEBN	May 17 2024 00:06:06	Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14371047	+ Email/Text: nsm_bk_notices@mcooper.com	May 17 2024 00:12:00	Mr. Cooper, 8950 Cypress Water Blvd., Coppell, TX 75019-4620
14399809	+ Email/Text: nsm_bk_notices@mcooper.com	May 17 2024 00:12:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, P.O. Box 619096, Dallas, TX 75261-9096
14374820	+ Email/Text: RASEBN@raslg.com	May 17 2024 00:11:00	Nationstar Mortgage LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14376032	+ Email/Text: RASEBN@raslg.com	May 17 2024 00:11:00	Nationstar Mortgage LLC, c/o RAS Crane, LLC, LAUREN B. KARL, ESQUIRE, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14666475	^ MEBN	May 17 2024 00:05:58	Nationstar Mortgage LLC d/b/a Mr. Cooper, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: May 16, 2024

Form ID: 138OBJ

Total Noticed: 28

14407604	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2024 00:58:07	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14371050	Email/Text: bankruptcynotices@psecu.com	May 17 2024 00:20:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
14371048	Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2024 00:24:03	Pay Pay Credit Svcs, PO Box 960080, Orlando, FL 32896-0080
14371049	Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2024 00:58:04	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14371052	Email/Text: DeftBkr@santander.us	May 17 2024 00:12:00	Santander Bank, NA, PO Box 16255, Reading, PA 19612-6255
14379497	+ Email/Text: enotifications@santanderconsumerusa.com	May 17 2024 00:20:00	Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
14371054	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2024 00:24:13	Synchrony Bank/ Walmart, PO Box 105972, Atlanta, GA 30348-5972
14406459	+ Email/Text: bncmail@w-legal.com	May 17 2024 00:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14371055	Email/Text: bncmail@w-legal.com	May 17 2024 00:12:00	Target Card, PO Box 660170, Dallas, TX 75266-0170
14371056	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 17 2024 00:12:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
BERNADETTE IRACE	on behalf of Creditor Nationstar Mortgage LLC birace@milsteadlaw.com bkecf@milsteadlaw.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com
KEVIN M. BUTTERY	

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: May 16, 2024

Form ID: 138OBJ

Total Noticed: 28

on behalf of Creditor Nationstar Mortgage LLC cdigianantonio@rascrane.com

LAUREN BERSCHLER KARL

on behalf of Creditor Nationstar Mortgage LLC lkarl@rascrane.com lbkarl03@yahoo.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Nationstar Mortgage LLC mfarrington@kmllawgroup.com

SCOTT DAVID FINK

on behalf of Creditor PSECU sfink@weltman.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

THOMAS W. FLECKENSTEIN

on behalf of Debtor Kelli L. Lowrey Tom@TomFleckenstein.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Kelli L. Lowrey

Debtor(s)

Case No: 19-15023-pmm

Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 5/16/24